

Senate Study Bill 3242

SENATE FILE _____
BY (PROPOSED COMMITTEE ON
COMMERCE BILL BY
CO=CHAIRPERSON WARNSTADT)

Passed Senate, Date _____ Passed House, Date _____
Vote: Ayes _____ Nays _____ Vote: Ayes _____ Nays _____
Approved _____

A BILL FOR

1 An Act requiring development of a simplified application process
2 and uniform application for small employer group health
3 insurance coverage.
4 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:
5 TLSB 6544SK 81
6 av/je/5

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1 1 Section 1. UNIFORM APPLICATION FOR SMALL EMPLOYER GROUP
1 2 HEALTH INSURANCE COVERAGE == RECOMMENDATIONS == REPORT.
1 3 1. The commissioner of insurance shall work with small
1 4 employer carriers to develop a simplified application process
1 5 to assist employers in applying for health insurance coverage
1 6 offered by such carriers. The process shall include a uniform
1 7 application form to be utilized by all small employer
1 8 carriers.
1 9 2. The commissioner shall report recommendations to the
1 10 general assembly by December 31, 2006, for development of a
1 11 simplified application process and uniform application form to
1 12 be implemented for use by all small employer carriers by July
1 13 1, 2007.
1 14 3. For the purposes of this section, a "small employer
1 15 carrier" is a carrier as defined in section 513B.2 that offers
1 16 health benefit plans covering the employees of a small
1 17 employer as defined in section 513B.2.

EXPLANATION

1 18 This bill requires the commissioner of insurance to work
1 19 with entities providing health insurance coverage to small
1 20 employers to develop a simplified application process for such
1 21 insurance. The system is required to include a uniform
1 22 application form to be utilized by all small employer
1 23 carriers.
1 24 The commissioner is required to report recommendations for
1 25 development of the simplified application process and uniform
1 26 application form to the general assembly by December 31, 2006,
1 27 to be implemented for use by all small employer carriers by
1 28 July 1, 2007.
1 29 For the purposes of the bill, a "small employer carrier" is
1 30 a carrier as defined in Code section 513B.2 which offers
1 31 health benefit plans covering the employees of a small
1 32 employer as defined in Code section 513B.2 that employs two to
1 33 50 employees.
1 34 LSB 6544SK 81
1 35 av:nh/je/5
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